

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

**SOUTHERN DISTRICT OF TEXAS**

Case number (if known): \_\_\_\_\_ Chapter you are filing under:

☐ Chapter 7☐ Chapter 11☐ Chapter 12☒ Chapter 13☐ Check if this is an amended filing

## Official Form 101

**Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<b>1. Your full name</b>  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	<b>James</b> First Name  _____ Middle Name  <b>Thomas</b> Last Name  _____ Suffix (Sr., Jr., II, III)	<b>Seddega</b> First Name  _____ Middle Name  <b>Thomas</b> Last Name  _____ Suffix (Sr., Jr., II, III)
<b>2. All other names you have used in the last 8 years</b>  Include your married or maiden names.	<b>James</b> First Name <b>Edward</b> Middle Name <b>Thomas</b> Last Name	<b>Seddega</b> First Name <b>Mahdi</b> Middle Name <b>Thomas</b> Last Name
<b>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</b>	xxx - xx - <u>3</u> <u>5</u> <u>5</u> <u>3</u> OR 9xx - xx - _____	xxx - xx - <u>2</u> <u>8</u> <u>7</u> <u>4</u> OR 9xx - xx - _____
<b>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</b>  Include trade names and doing business as names	<input checked="" type="checkbox"/> I have not used any business names or EINs.  _____ Business name  _____ Business name  _____ Business name	<input checked="" type="checkbox"/> I have not used any business names or EINs.  _____ Business name  _____ Business name  _____ Business name

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**About Debtor 1:**

EIN \_\_\_\_\_

EIN \_\_\_\_\_

**About Debtor 2 (Spouse Only in a Joint Case):**

EIN \_\_\_\_\_

EIN \_\_\_\_\_

**5. Where you live****7127 Mohave Hills**

Number Street

\_\_\_\_\_

\_\_\_\_\_

**Houston TX 77069**  
 City State ZIP Code

**Harris**  
 County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

**7127 Mohave Hills**

Number Street

\_\_\_\_\_

\_\_\_\_\_

**Houston TX 77069**  
 City State ZIP Code

**Harris**  
 County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
 (See 28 U.S.C. § 1408.)

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
 (See 28 U.S.C. § 1408.)

**Part 2: Tell the Court About Your Bankruptcy Case****7. The chapter of the Bankruptcy Code you are choosing to file under**

*Check one:* (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

8. How you will pay the fee ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☐ No

☒ Yes.

District **Southern District of Texas - Houston** When **01/30/2015** Case number **15-30576**  
 MM / DD / YYYY

District **Southern District of Texas - Houston** When **09/22/2014** Case number **14-35172**  
 MM / DD / YYYY

District **Southern District of Texas - Houston** When **05/14/2014** Case number **14-32738**  
 MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No

☐ Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, \_\_\_\_\_  
 MM / DD / YYYY if known

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, \_\_\_\_\_  
 MM / DD / YYYY if known

11. Do you rent your residence?

☒ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ No. Go to line 12.

☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

### Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?
- ☐ No. Go to Part 4.
- ☒ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

**Thomas Enterprises, Inc.**

Name of business, if any

**7127 Mohave Hills**

Number Street

**Houston**

City

**TX**

State

**77069**

ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☒ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor*?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- ☒ No. I am not filing under Chapter 11.
- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

### Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?
- ☒ No
- ☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number Street

City

State

ZIP Code

Debtor 1 **James** **Thomas**  
 First Name Middle Name Last Name Case number (if known)

### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

**15. Tell the court whether you have received briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.  
☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.  
☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer or business debts.
- 
17. Are you filing under Chapter 7?
- ☒ No. I am not filing under Chapter 7. Go to line 18.
- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No  
☐ Yes
18. How many creditors do you estimate that you owe?
- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |  |  |
19. How much do you estimate your assets to be worth?
- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                     | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000               | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000              | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input checked="" type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |
20. How much do you estimate your liabilities to be?
- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                   | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000             | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million          | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**Part 7: Sign Below**

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ James Thomas

James Thomas, Debtor 1

Executed on 04/30/2016  
 MM / DD / YYYY

X /s/ Seddega Thomas

Seddega Thomas, Debtor 2

Executed on 04/30/2016  
 MM / DD / YYYY

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X /s/ Patrick J. Gilpin, Jr.** Date **04/30/2016**  
 Signature of Attorney for Debtor MM / DD / YYYY

**Patrick J. Gilpin, Jr.**

Printed name

**Baker & Associates**

Firm Name

**5151 Katy Freeway**

Number Street

**Suite 200**

**Houston**

City

**TX**

State

**77007**

ZIP Code

Contact phone **(713) 869-9200** Email address **courtdocs@bakerassociates.net**

**24044739**

Bar number

State

**Fill in this information to identify your case and this filing:**

Debtor 1	<b>James</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Seddega</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1.

**7127 Mohave Hills**

Street address, if available, or other description

**Houston TX 77069**  
City State ZIP Code

**Harris**  
County

**Homestead****Legal Description:****Lot 49 Block 2****Estates at Champions Park N****What is the property?**

Check all that apply.

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

**Who has an interest in the property?**

Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$496,786.00****Current value of the portion you own?****\$496,786.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Fee Simple**

☒ Check if this is community property (see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....****\$496,786.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No
- ☒ Yes



Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

3.1. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: **Toyota** Check one.  
 Model: **Tundra Double Cab** ☐ Debtor 1 only  
 Year: **2012** ☐ Debtor 2 only  
 Approximate mileage: **48,124** ☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information: **2012 Toyota Tundra Double Cab (approx. 48124 miles)** ☒ Check if this is community property (see instructions)

Current value of the entire property? **\$23,565.00** Current value of the portion you own? **\$23,565.00**

---

3.2. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: **Toyota** Check one.  
 Model: **Corolla** ☐ Debtor 1 only  
 Year: **2016** ☒ Debtor 2 only  
 Approximate mileage: **900** ☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information: **2016 Toyota Corolla (approx. 900 miles)** ☒ Check if this is community property (see instructions)

Current value of the entire property? **\$16,293.00** Current value of the portion you own? **\$16,293.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*  
☒ No  
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... → **\$39,858.00**

### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items? **Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**  
*Examples: Major appliances, furniture, linens, china, kitchenware*  
☐ No  
☒ Yes. Describe..... **See continuation page(s).** **\$7,195.00**

7. **Electronics**  
*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*  
☐ No  
☒ Yes. Describe..... **Television 1 \$50.00**  
**Television 2 \$20.00**  
**Television 3 \$300.00**  
**Television 4 \$200.00**  
**Television 5 \$30.00**  
**DVD Players (4) \$60.00**  
**Stereo (2) \$150.00**  
**Computer 1 \$400.00**  
**Computer 2 \$300.00**  
**Computer 3 \$500.00**  
**DVDs \$50.00**  
**Camcorder \$35.00**  
**Gaming Console with Games (4) \$350.00** **\$2,445.00**

8. **Collectibles of value**  
*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*  
☐ No  
☒ Yes. Describe..... **Paintings (10) \$400.00**  
**Statues (2) \$50.00** **\$450.00**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe..... **Drums \$260.00** **\$1,095.00**  
**Amplifiers (2) \$165.00**  
**Fishing Rod and Reels (3) \$75.00**  
**Tackle Box \$10.00**  
**Exercise Equipment \$95.00**  
**Golfclub Set \$150.00**  
**Tennis Racket (3) \$60.00**  
**Racquetball Equipment \$20.00**  
**Volleyball Equipment \$10.00**  
**Screen \$10.00**  
**Tripod \$25.00**  
**Bicycles (3) \$150.00**  
**Binoculars \$20.00**  
**Sleeping Bags (2) \$45.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe..... **Shot Gun \$150.00** **\$950.00**  
**Rifle \$200.00**  
**Handguns (2) \$600.00**

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... **Clothing and Shoes** **\$900.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... **Watches (3) \$300.00** **\$1,000.00**  
**Jewelry \$700.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☐ No

☒ Yes. Describe..... **Dog** **\$10.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....****\$14,045.00****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes..... Cash: ..... **\$3.00**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes..... Institution name:

17.1.	Checking account:	<b>Wells Fargo Bank Business Checking Account xxxx2869</b>	<b>\$210.00</b>
17.2.	Checking account:	<b>Wells Fargo Bank Checking Account xxxx5115</b>	<b>\$0.72</b>
17.3.	Savings account:	<b>Wells Fargo Bank Savings Account xxxx0376</b>	<b>\$140.00</b>
17.4.	Savings account:	<b>Wells Fargo Bank Savings Account xxxx5027</b>	<b>\$4.00</b>

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☐ No☒ Yes..... Institution or issuer name:

<b>Thomas Enterprises, Inc. (Debtor is the sole member)</b>	<b>\$10.00</b>
---	----------------

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them.....

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No☐ Yes. List each

account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes.....

Institution name or individual:

**23. Annuities** (A contract for a specific periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description:

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them \_\_\_\_\_

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them \_\_\_\_\_

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No

☒ Yes. Give specific information about them

**Concealed Handgun License \$10.00**

**HUB Certification \$10.00**

**Hair Styling License \$10.00**

**\$30.00**

**Money or property owed to you?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: **\$0.00**

State: **\$0.00**

Local: **\$0.00**

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information

Alimony: **\$0.00**

Maintenance: **\$0.00**

Support: **\$0.00**

Divorce settlement: **\$0.00**

Property settlement: **\$0.00**

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information \_\_\_\_\_

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No

☐ Yes. Give specific information \_\_\_\_\_

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No

☒ Yes. Describe each claim..... **Potential malpractice claim against attorney William Harrison.** **Unknown**  
**(Debtors will exempt the maximum amount possible pursuant to the federal exemptions, any remainder will be non-exempt)**

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$397.72**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☐ No. Go to Part 6.

☒ Yes. Go to line 38.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

☐ No

☒ Yes. Describe.. **Bryan Chu** **\$0.00**  
**Roof on home \$60,000.00**  
**collectability uncertain**  
**Hail and wind damage to roof - Unpaid by insurance company - Approximately \$80,000.00 to replace roof.**  
**(Claim no time barred)**

**39. Office equipment, furnishings, and supplies**

*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

☒ No

☐ Yes. Describe..

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☒ No

☐ Yes. Describe..

**41. Inventory**

☒ No

☐ Yes. Describe..

**42. Interests in partnerships or joint ventures**

☒ No

☐ Yes. Describe..... Name of entity:

% of ownership:

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**43. Customer lists, mailing lists, or other compilations**

- ☒ No  
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
☐ No  
☐ Yes. Describe..... \_\_\_\_\_

**44. Any business-related property you did not already list**

- ☒ No  
☐ Yes. Give specific information.

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**

→ **\$0.00**

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
 If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**47. Farm animals**

*Examples: Livestock, poultry, farm-raised fish*

- ☒ No  
☐ Yes.... \_\_\_\_\_

**48. Crops--either growing or harvested**

- ☒ No  
☐ Yes. Give specific information..... \_\_\_\_\_

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☒ No  
☐ Yes.... \_\_\_\_\_

**50. Farm and fishing supplies, chemicals, and feed**

- ☒ No  
☐ Yes.... \_\_\_\_\_

**51. Any farm- and commercial fishing-related property you did not already list**

- ☒ No  
☐ Yes. Give specific information..... \_\_\_\_\_

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....**

→ **\$0.00**

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.

**54. Add the dollar value of all of your entries from Part 7. Write that number here.....**

→ **\$0.00**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....	→	<u>\$496,786.00</u>
56. Part 2: Total vehicles, line 5	<u>\$39,858.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$14,045.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$397.72</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	<u>+\$0.00</u>	
62. Total personal property. Add lines 56 through 61.....	<div style="border: 1px solid black; padding: 2px;"><u>\$54,300.72</u></div>	Copy personal property total → <u>+\$54,300.72</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		<div style="border: 2px solid black; padding: 2px;"><u>\$551,086.72</u></div>

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

6. Household goods and furnishings (details):

Stove \$350.00	<u>\$6,595.00</u>
Microwave \$200.00	
Refrigerator/Freezer (2) \$1,000.00	
Dishwasher \$400.00	
Sofas (5) \$600.00	
Coffee Tables (2) \$120.00	
End Tables (4) \$50.00	
Lamps (3) \$110.00	
Television Cabinet \$30.00	
Silverware \$55.00	
Bedroom Furniture Room 1 \$550.00	
Bedroom Furniture Room 2 \$300.00	
Bedroom Furniture Room 3 \$150.00	
Bedroom Furniture Room 4 \$150.00	
Lawn Furniture/Patio Set \$150.00	
Household Tools \$500.00	
Plates, China, etc. \$230.00	
Dining Room Table with 6 Chairs \$900.00	
Sewing Machine \$70.00	
Desks (3) \$350.00	
Books \$300.00	
Aquarium with Equipment \$30.00	
Washing Machine \$150.00	<u>\$600.00</u>
Dryer \$150.00	
Lawn Mower \$300.00	



**Fill in this information to identify your case:**

Debtor 1	<b>James</b>	<b>Thomas</b>
	First Name	Last Name
Debtor 2	<b>Seddega</b>	<b>Thomas</b>
(Spouse, if filing)	First Name	Last Name
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF TEXAS</b>	
Case number (if known)		

☐ Check if this is an amended filing

## Official Form 106C

**Schedule C: The Property You Claim as Exempt**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption	
Brief description: <b>Homestead</b> <b>Legal Description:</b> <b>Lot 49 Block 2</b> <b>Estates at Champions Park N</b> Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$496,786.00</u>	<input checked="" type="checkbox"/> <u>\$154,072.87</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002
Brief description: <b>2012 Toyota Tundra Double Cab (approx. 48124 miles)</b> Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$23,565.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Additional Page**

**Brief description of the property and line on Schedule A/B that lists this property** **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B Check only one box for each exemption

Brief description:  
**2016 Toyota Corolla (approx. 900 miles)**  
 Line from Schedule A/B: 3.2

\$16,293.00 ☒ \$0.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)**  
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:  
**Stove \$350.00**  
**Microwave \$200.00**  
**Refrigerator/Freezer (2) \$1,000.00**  
**Dishwasher \$400.00**  
**Sofas (5) \$600.00**  
**Coffee Tables (2) \$120.00**  
**End Tables (4) \$50.00**  
**Lamps (3) \$110.00**  
**Television Cabinet \$30.00**  
**Silverware \$55.00**  
**Bedroom Furniture Room 1 \$550.00**  
**Bedroom Furniture Room 2 \$300.00**  
**Bedroom Furniture Room 3 \$150.00**  
**Bedroom Furniture Room 4 \$150.00**  
**Lawn Furniture/Patio Set \$150.00**  
**Household Tools \$500.00**  
**Plates, China, etc. \$230.00**  
**Dining Room Table with 6 Chairs \$900.00**  
**Sewing Machine \$70.00**  
**Desks (3) \$350.00**  
**Books \$300.00**  
**Aquarium with Equipment \$30.00**  
 Line from Schedule A/B: 6

\$6,595.00 ☒ \$6,595.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**  
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:  
**Washing Machine \$150.00**  
**Dryer \$150.00**  
**Lawn Mower \$300.00**  
 Line from Schedule A/B: 6

\$600.00 ☒ \$0.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**  
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:  
**Television 1 \$50.00**  
**Television 2 \$20.00**  
**Television 3 \$300.00**  
**Television 4 \$200.00**  
**Television 5 \$30.00**  
**DVD Players (4) \$60.00**  
**Stereo (2) \$150.00**  
**Computer 1 \$400.00**  
**Computer 2 \$300.00**  
**Computer 3 \$500.00**  
**DVDs \$50.00**  
**Camcorder \$35.00**  
**Gaming Console with Games (4) \$350.00**  
 Line from Schedule A/B: 7

\$2,445.00 ☒ \$2,445.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**  
☐ 100% of fair market value, up to any applicable statutory limit

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Additional Page**

**Brief description of the property and line on Schedule A/B that lists this property** **Current value of the portion you own** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from Schedule A/B Check only one box for each exemption

Brief description:  
**Paintings (10) \$400.00**  
**Statues (2) \$50.00**  
 Line from Schedule A/B: 8

\$450.00 ☒ \$450.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**  
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:  
**Drums \$260.00**  
**Amplifiers (2) \$165.00**  
**Fishing Rod and Reels (3) \$75.00**  
**Tackle Box \$10.00**  
**Exercise Equipment \$95.00**  
**Golfclub Set \$150.00**  
**Tennis Racket (3) \$60.00**  
**Racquetball Equipment \$20.00**  
**Volleyball Equipment \$10.00**  
**Screen \$10.00**  
**Tripod \$25.00**  
**Bicycles (3) \$150.00**  
**Binoculars \$20.00**  
**Sleeping Bags (2) \$45.00**  
 Line from Schedule A/B: 9

\$1,095.00 ☒ \$1,095.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)**  
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:  
**Shot Gun \$150.00**  
**Rifle \$200.00**  
**Handguns (2) \$600.00**  
 Line from Schedule A/B: 10

\$950.00 ☒ \$950.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(7)**  
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:  
**Clothing and Shoes**  
 Line from Schedule A/B: 11

\$900.00 ☒ \$900.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)**  
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:  
**Watches (3) \$300.00**  
**Jewelry \$700.00**  
 Line from Schedule A/B: 12

\$1,000.00 ☒ \$1,000.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)**  
☐ 100% of fair market value, up to any applicable statutory limit

Brief description:  
**Dog**  
 Line from Schedule A/B: 13

\$10.00 ☒ \$10.00 **Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)**  
☐ 100% of fair market value, up to any applicable statutory limit

**Fill in this information to identify your case:**

Debtor 1	<b>James</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Seddega</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

*Column A*  
**Amount of claim**  
Do not deduct the value of collateral

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion**  
If any

2.1

**Champions Park North Community**  
Creditor's name  
**c/o SCS Management Services Inc.**  
Number Street  
**P.O. Box 66572**

**Describe the property that secures the claim:**

**Homestead**

**\$8,561.53**

**\$496,786.00**

**Phoenix** **AZ** **85082**  
City State ZIP Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☒ **Check if this claim relates to a community debt**

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☒ Other (including a right to offset)

**HOA Fees**

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$8,561.53**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Part 1:	Additional Page After listing any entries on this page, number them sequentially from the previous page.	Column A	Column B	Column C
		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

2.2	Describe the property that secures the claim: <b>Washer, Dryer and Mower</b>	<b>\$9,604.10</b>	<b>\$600.00</b>	<b>\$9,004.10</b>
<b>Conns Credit Corp</b> Creditor's name <b>Box 2358</b> Number Street  <b>Beaumont TX 77704</b> City State ZIP Code <b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Purchase Money</b> <b>Date debt was incurred</b> <u>05/23/2013</u> <b>Last 4 digits of account number</b> <u>8 1 3 2</u>				

2.3	Describe the property that secures the claim: <b>Homestead</b>	<b>\$237,446.60</b>	<b>\$496,786.00</b>	
<b>Nationstar Mortgage LLC</b> Creditor's name <b>PO Box 619096</b> Number Street  <b>Dallas TX 75261-9741</b> City State ZIP Code <b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Purchase Money</b> <b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> <u>3 2 6 4</u>				

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$247,050.70**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Part 1:	Additional Page After listing any entries on this page, number them sequentially from the previous page.	Column A	Column B	Column C
		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

2.4	Describe the property that secures the claim: <b>Nationstar Mortgage LLC</b> Creditor's name <b>PO Box 619096</b> Number Street  <b>Dallas TX 75261-9741</b> City State ZIP Code <b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt <b>Date debt was incurred</b> <u>Various</u>	<b>Homestead</b>  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Purchase Money</b> <b>Last 4 digits of account number</b> <u>3 2 6 4</u>	<b>\$96,705.00</b>	<b>\$496,786.00</b>	
-----	--	--	--------------------	---------------------	--

2.5	Describe the property that secures the claim: <b>Toyota Motor Credit</b> Creditor's name <b>Toyota Financial Services</b> Number Street <b>PO Box 8026</b>  <b>Cedar Rapids IA 52408</b> City State ZIP Code <b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt <b>Date debt was incurred</b> <u>10/2012</u>	<b>2012 Toyota Tundra Double Cab</b>  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Purchase Money</b> <b>Last 4 digits of account number</b> <u>0 0 0 1</u>	<b>\$32,226.05</b>	<b>\$23,565.00</b>	<b>\$8,661.05</b>
-----	---	---	--------------------	--------------------	-------------------

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$128,931.05**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

<b>Part 1:</b>	<b>Additional Page</b>	<i>Column A</i>	<i>Column B</i>	<i>Column C</i>
	After listing any entries on this page, number them sequentially from the previous page.	<b>Amount of claim</b> Do not deduct the value of collateral	<b>Value of collateral that supports this claim</b>	<b>Unsecured portion</b> If any

2.6	Describe the property that secures the claim:	<b>\$21,600.00</b>	<b>\$16,293.00</b>	<b>\$5,307.00</b>
<b>Wells Fargo Auto Finance</b>	<b>2016 Toyota Corolla</b>			
Creditor's name				
<b>P.O. Box 29704</b>				
Number Street				

As of the date you file, the claim is: Check all that apply.

☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Phoenix** **AZ** **85072-3499**  
 City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Purchase Money**

Date debt was incurred **2016** Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$21,600.00**

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

**\$406,143.28**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

## Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1	<b>Buckley Madole</b> Name <b>14841 Dallas Parkway, Suite 300</b> Number Street <b>Dallas, Texas 75243</b> City State ZIP Code <b>Paul Cervenka</b> Name City State ZIP Code	On which line in Part 1 did you enter the creditor? <u>2.3</u> Last 4 digits of account number _____
2	<b>Roberts Markel Weinberg Butler Hailey PC</b> Name <b>2800 Post Oak Boulevard, Suite 5777</b> Number Street City State ZIP Code <b>Houston TX 77056</b> City State ZIP Code	On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number _____



**Fill in this information to identify your case:**

Debtor 1	<b>James</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Seddega</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims****1. Do any creditors have priority unsecured claims against you?**

- ☐ No. Go to Part 2.  
☒ Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1	\$3,825.00	\$3,825.00	\$0.00
<b>Baker &amp; Associates</b> Priority Creditor's Name <b>5151 Katy Freeway, Suite 200</b> Number Street  <b>Houston TX 77007</b> City State ZIP Code			
<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input checked="" type="checkbox"/> Other. Specify <b>Attorney fees for this case</b>			

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 1: Your PRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim	Priority amount	Nonpriority amount
<b>\$100.00</b>	<b>\$100.00</b>	<b>\$0.00</b>

2.2

**Baker & Associates - EFT Order**

Priority Creditor's Name

**5151 Katy Freeway, Suite 200**

Number Street

Last 4 digits of account number

When was the debt incurred?

**Houston****TX****77007**

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☒ Other. Specify

**Administrative Priority**

2.3

**Internal Revenue Service - 2012**

Priority Creditor's Name

**P.O. Box 7346**

Number Street

Last 4 digits of account number

When was the debt incurred?

**Philadelphia****PA****19101-7346**

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☒ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other. Specify

<b>\$1,066.92</b>	<b>\$1,066.92</b>	<b>\$0.00</b>
-------------------	-------------------	---------------

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: List All of Your NONPRIORITY Unsecured Claims**
**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with you other schedules.  
☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.**

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

**Total claim**
**\$4,830.00**
**4.1**
**Accion Tx**

Nonpriority Creditor's Name

**2014 South Hackber**

Number Street

**San Antonio TX 78210**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

 Last 4 digits of account number **4 7 8 2**

 When was the debt incurred? **06/18/2013**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Unknown Loan Type**
**4.2**
**First Premier Bank**

Nonpriority Creditor's Name

**3820 N Louise Ave**

Number Street

**Sioux Falls SD 57107**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

 Last 4 digits of account number **6 2 2 7**

 When was the debt incurred? **02/2014**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**
**\$918.00**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3

**\$529.00**

**Mabt/contfin**

Nonpriority Creditor's Name

**121 Continental Dr Ste 1**

Number Street

**Newark**

**DE**

**19713**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **8 2 5 9**

When was the debt incurred? **01/2013**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

4.4

**\$1,070.00**

**Merrick Bk**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

Number Street

**P.O. Box 9201**

**Old Bethpage**

**NY**

**11804**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **6 1 8 5**

When was the debt incurred? **07/2012**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

4.5

**\$25,111.90**

**Toyota Motor Credit**

Nonpriority Creditor's Name

**Toyota Financial Services**

Number Street

**PO Box 8026**

**Cedar Rapids**

**IA**

**52408**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Purchase Money**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

### Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

#### Ars Account Resolution

Name  
**1643 Harrison Pkwy Ste 1**  
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Sunrise** **FL** **33323**  
 City State ZIP Code

Last 4 digits of account number 0 0 0 0

#### Bank of America

Name  
**Attn: Correspondence Unit/CA6-919-02-41**  
 Number Street  
**PO Box 5170**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Simi Valley** **CA** **93062**  
 City State ZIP Code

Last 4 digits of account number 2 6 0 8

#### Barclays Bank Delaware

Name  
**Attn: Bankruptcy**  
 Number Street  
**P.O. Box 8801**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Wilmington** **DE** **19899**  
 City State ZIP Code

Last 4 digits of account number 9 5 6 6

#### Cap One

Name  
**Po Box 30253**  
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Salt Lake City** **UT** **84130**  
 City State ZIP Code

Last 4 digits of account number 8 1 5 2

#### Central Finl Control

Name  
**Po Box 66044**  
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Anaheim** **CA** **92816**  
 City State ZIP Code

Last 4 digits of account number 7 7 8 7

#### Chase Card

Name  
**Po Box 15298**  
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Wilmington** **DE** **19850**  
 City State ZIP Code

Last 4 digits of account number 1 5 1 6

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**
**Collection Bur Ft Walt**

Name  
**711 Eglin Pkwy E**  
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Fort Walton Beach** **FL** **32547**  
 City State ZIP Code

Last 4 digits of account number 7 0 4 4

**Credit One Bank**

Name  
**PO Box 98873**  
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Las Vegas** **NV** **89193**  
 City State ZIP Code

Last 4 digits of account number 9 8 8 6

**Dsnb Macys**

Name  
**9111 Duke Blvd**  
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Mason** **OH** **45040**  
 City State ZIP Code

Last 4 digits of account number 2 2 2 0

**GEGRB/Finger Furniture**

Name  
**Attention: Bankruptcy**  
 Number Street  
**PO Box 103104**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Roswell** **GA** **30076**  
 City State ZIP Code

Last 4 digits of account number 6 5 9 6

**GEGRB/Finger Furniture**

Name  
**Attention: Bankruptcy**  
 Number Street  
**PO Box 103104**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Roswell** **GA** **30076**  
 City State ZIP Code

Last 4 digits of account number 6 5 7 0

**GEGRB/JC Penny**

Name  
**Attention: Bankruptcy**  
 Number Street  
**PO Box 103104**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Roswell** **GA** **30076**  
 City State ZIP Code

Last 4 digits of account number 6 4 5 4

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**
**Gemb/walmart**

Name

**Attn: Bankruptcy**

Number

Street

**PO Box 103104**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured ClaimsLast 4 digits of account number 6 7 4 2
**Roswell**
**GA**
**30076**

City

State

ZIP Code

**Global Pymt**

Name

**Po Box 61158**

Number

Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured ClaimsLast 4 digits of account number 2 7 0 9
**Chicago**
**IL**
**60666**

City

State

ZIP Code

**Internal Revenue Service**

Name

**Insolvency Section**

Number

Street

**1919 Smith St Stop 5022 HOU**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Houston**
**TX**
**77002**

City

State

ZIP Code

**Kohls/capone**

Name

**N56 W 17000 Ridgewood Dr**

Number

Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured ClaimsLast 4 digits of account number 9 3 4 2
**Menomonee Falls**
**WI**
**53051**

City

State

ZIP Code

**Lake Area Collections**

Name

**128 Arlington Driv**

Number

Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured ClaimsLast 4 digits of account number 9 5 8 6
**Lake Charles**
**LA**
**70605**

City

State

ZIP Code

**Mabt/confin**

Name

**121 Continental Dr Ste 1**

Number

Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured ClaimsLast 4 digits of account number 5 5 1 0
**Newark**
**DE**
**19713**

City

State

ZIP Code

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**
**Ndc Ck Svc**

Name

**PO Box 661158**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Chicago**

City

**IL**

State

**60666**

ZIP Code

Last 4 digits of account number 2 7 0 9
**Peoples Choice Home Lo**

Name

**7515 Irvine Center Dr**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Irvine**

City

**CA**

State

**92618**

ZIP Code

Last 4 digits of account number 2 5 4 9
**Txu Electric/TXU Energy**

Name

**Attention: Bankruptcy**

Number Street

**PO Box 650393**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Dallas**

City

**TX**

State

**75265**

ZIP Code

Last 4 digits of account number 3 1 6 7
**Wells Fargo Card Ser**

Name

**1 Home Campus**

Number Street

**3rd Floor**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Des Moines**

City

**IA**

State

**50328**

ZIP Code

Last 4 digits of account number 3 9 5 8
**Westlake Financial Svc**

Name

**4751 Wilshire Blvd Suite 100**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Los Angeles**

City

**CA**

State

**90010**

ZIP Code

Last 4 digits of account number 3 5 4 5



Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.  
 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$1,066.92</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$3,925.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u><b>\$4,991.92</b></u>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$32,458.90</u>
	6j. Total. Add lines 6f through 6i.	6j. <u><b>\$32,458.90</b></u>

**Fill in this information to identify your case:**

Debtor 1	<b>James</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Seddega</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106G

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

## 1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1 **AT & T**

Name

**4450 River Green Parkway**

Number Street

Cell Phone Contract

Contract to be ASSUMED

**Atlanta**

City

**GA**

State

**30348**

ZIP Code

**Fill in this information to identify your case:**

Debtor 1	<b>James</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Seddega</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106H

**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No  
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.  
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
☐ No  
☒ Yes

In which community state or territory did you live? Texas Fill in the name and current address of that person.

**Seddega Thomas**

Name of your spouse, former spouse, or legal equivalent

**7127 Mohave Hills**

Number Street

**Houston**

City

**TX**

State

**77069**

ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

**Fill in this information to identify your case:**

Debtor 1	<b>James</b>	<b>Thomas</b>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Seddega</b>	<b>Thomas</b>
	First Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>		
Case number (if known)		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status****Debtor 1**

- ☒ Employed  
☐ Not employed

**Occupation****General Contractor****Employer's name****Thomas Enterprises, Inc.****Employer's address****7127 Mohave Hills**

Number Street

**Debtor 2 or non-filing spouse**

- ☐ Employed  
☒ Not employed

Number Street

**Houston**

City

**TX**

State

**77069**

Zip Code

City

State Zip Code

How long employed there? **15 years****Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<b>\$0.00</b>	<b>\$0.00</b>
<b>3. Estimate and list monthly overtime pay.</b>	<b>+</b> <b>\$0.00</b>	<b>\$0.00</b>
<b>4. Calculate gross income.</b> Add line 2 + line 3.	<b>\$0.00</b>	<b>\$0.00</b>

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	<b>\$0.00</b>	<b>\$0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$0.00</b>	<b>\$0.00</b>
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	<b>\$0.00</b>
5c. Voluntary contributions for retirement plans	5c. <b>\$0.00</b>	<b>\$0.00</b>
5d. Required repayments of retirement fund loans	5d. <b>\$0.00</b>	<b>\$0.00</b>
5e. Insurance	5e. <b>\$0.00</b>	<b>\$0.00</b>
5f. Domestic support obligations	5f. <b>\$0.00</b>	<b>\$0.00</b>
5g. Union dues	5g. <b>\$0.00</b>	<b>\$0.00</b>
5h. Other deductions. Specify: _____	5h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <b>\$0.00</b>	<b>\$0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. <b>\$0.00</b>	<b>\$0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$8,008.34</b>	<b>\$0.00</b>
8b. Interest and dividends	8b. <b>\$0.00</b>	<b>\$0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$0.00</b>	<b>\$0.00</b>
8d. Unemployment compensation	8d. <b>\$0.00</b>	<b>\$0.00</b>
8e. Social Security	8e. <b>\$0.00</b>	<b>\$0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <b>\$0.00</b>	<b>\$0.00</b>
8g. Pension or retirement income	8g. <b>\$0.00</b>	<b>\$0.00</b>
8h. Other monthly income. Specify: _____	8h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$8,008.34</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$8,008.34</b> + <b>\$0.00</b> = <b>\$8,008.34</b>	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + <b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. <b>\$8,008.34</b>	<b>Combined monthly income</b>

**13. Do you expect an increase or decrease within the year after you file this form?**

☐ No.

☒ Yes. Explain: **Debtor recently started a new contract. Debtor has listed estimated income.**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

8a. Attached Statement (Debtor 1)

**Thomas Enterprises, Inc.**

**Gross Monthly Income:** \$18,000.00

<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Gasoline	Gasoline	<b>\$350.00</b>
Employee Wages	Wages	<b>\$7,200.00</b>
Car Insurance	Insurance	<b>\$583.33</b>
Food	Food	<b>\$650.00</b>
Bonding	Expenses	<b>\$108.33</b>
Work Mans Comp	Expenses	<b>\$100.00</b>
Self Employment Taxes	Taxes	<b>\$1,000.00</b>

**Total Monthly Expenses** \$9,991.66

**Net Monthly Income:** \$8,008.34

**Fill in this information to identify your case:**

Debtor 1	<b>James</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Seddega</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

**Official Form 106J****Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

**2. Do you have dependents?**

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	16	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Son	17	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

**Your expenses****4. The rental or home ownership expenses for your residence.**  
Include first mortgage payments and any rent for the ground or lot.

4. \_\_\_\_\_

**If not included in line 4:**

4a. Real estate taxes

4a. \_\_\_\_\_

4b. Property, homeowner's, or renter's insurance

4b. \_\_\_\_\_

4c. Home maintenance, repair, and upkeep expenses

4c. **\$100.00**

4d. Homeowner's association or condominium dues

4d. **\$65.00**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Your expenses**

<b>5. Additional mortgage payments for your residence, such as home equity loans</b>	5.	_____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<u>\$250.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$80.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$200.00</u>
6d. Other. Specify: <u>Cablevision</u>	6d.	<u>\$90.00</u>
<b>7. Food and housekeeping supplies</b>	7.	<u>\$700.00</u>
<b>8. Childcare and children's education costs</b>	8.	_____
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<u>\$400.00</u>
<b>10. Personal care products and services</b>	10.	<u>\$150.00</u>
<b>11. Medical and dental expenses</b>	11.	<u>\$125.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$370.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	<u>\$80.00</u>
<b>14. Charitable contributions and religious donations</b>	14.	_____
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$265.09</u>
15d. Other insurance. Specify: _____	15d.	_____
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1 <b>Car Payment</b>	17a.	<u>\$360.00</u>
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18.	_____
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19.	_____
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____



Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

21. Other. Specify: **Lawn Care** 21. + **\$120.00**

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a.	<b>\$3,355.09</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	<b>\$3,355.09</b>

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	<b>\$8,008.34</b>
23b. Copy your monthly expenses from line 22c above.	23b.	<b>\$3,355.09</b>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	<b>\$4,653.25</b>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

**None.**

**Fill in this information to identify your case:**

Debtor 1	<b>James</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Seddega</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106Sum

**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

**Part 1: Summarize Your Assets**

**Your assets**  
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B..... **\$496,786.00**

1b. Copy line 62, Total personal property, from Schedule A/B..... **\$54,300.72**

1c. Copy line 63, Total of all property on Schedule A/B..... **\$551,086.72**

**Part 2: Summarize Your Liabilities**

**Your liabilities**  
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... **\$406,143.28**

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... **\$4,991.92**

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... + **\$32,458.90**

Your total liabilities

**\$443,594.10****Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I..... **\$8,008.34**

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J..... **\$3,355.09**

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 4: Answer These Questions for Administrative and Statistical Records**
**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

**\$1,706.82**
**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**
**Total claim**
**From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations. (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$1,066.92</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<b>+</b> <u>\$0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.	<b><u>\$1,066.92</u></b>

**Fill in this information to identify your case:**

Debtor 1	<u>James</u>	<u>Thomas</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Seddega</u>	<u>Thomas</u>
	First Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____	

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X /s/ James Thomas**  
James Thomas, Debtor 1

Date 04/30/2016  
MM / DD / YYYY

**X /s/ Seddega Thomas**  
Seddega Thomas, Debtor 2

Date 04/30/2016  
MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1	<b>James</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Seddega</b>		<b>Thomas</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 107

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?**

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No  
☒ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

**Part 2: Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Sources of income Check all that apply.
	Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
<b>From January 1 of the current year until the date you filed for bankruptcy:</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	<b>\$14,358.59</b>	<b>\$4,822.55</b>
<b>For the last calendar year:</b> (January 1 to December 31, <b>2015</b> )	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	<b>\$105,000.00</b>	<b>\$9,119.00</b>
<b>For the calendar year before that:</b> (January 1 to December 31, <b>2014</b> )	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	<b>\$13,911.00</b>	<b>\$0.00</b>

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
<b>From January 1 of the current year until the date you filed for bankruptcy:</b>	<b>SNAP Benefits</b>	<b>\$0.00</b>		
<b>For the last calendar year:</b> (January 1 to December 31, <b>2015</b> ) YYYY	<b>SNAP Benefits</b>	<b>\$0.00</b>		
<b>For the calendar year before that:</b> (January 1 to December 31, <b>2014</b> ) YYYY	<b>SNAP Benefits</b>	<b>\$150.00</b>		

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

### Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title **ABC Supply Co, Inc. vs. James Thomas, ET AL**  
 Nature of the case **Judgment**

Court or agency **Harris County Civil** Status of the case

Court Name **Court at Law No. 3**

Number Street

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

City State ZIP Code

☒ Pending

☐ On appeal

☐ Concluded

Case number **905499**

Debtor 1	<b>James</b>	<b>Thomas</b>	Case number (if known)	
	First Name	Middle Name	Last Name	

  

<b>Case title</b>	<b>Nature of the case</b>	<b>Court or agency</b>	<b>Status of the case</b>
<b>James Thomas vs. Bryan Chu</b>	<b>Claim</b>		
Case number		Court Name Number Street City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

  

<b>Case title</b>	<b>Nature of the case</b>	<b>Court or agency</b>	<b>Status of the case</b>
<b>West End Lumber Company, Inc. vs. James E. Thomas dba James Thomas Home &amp;</b>	<b>Judgment</b>	<b>215th District Court</b>	
Case number <b>2006-41768</b>		Court Name <b>Harris County, Texas</b> Number Street City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

  

<b>Case title</b>	<b>Nature of the case</b>	<b>Court or agency</b>	<b>Status of the case</b>
<b>Credit One, LLC vs. James E. Thomas</b>	<b>Judgment</b>	<b>Harris County Civil</b>	
Case number <b>887249</b>		Court Name <b>Court at Law 3</b> Number Street City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

  

<b>Case title</b>	<b>Nature of the case</b>	<b>Court or agency</b>	<b>Status of the case</b>
<b>Patrick O'Connor &amp; Associates vs. James E. Thomas</b>	<b>Judgment</b>	<b>In the Small Claims Court</b>	
Case number <b>186940</b>		Court Name <b>Precinct Four, Place One</b> Number Street <b>Harris County, Texas</b> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

  

<b>Case title</b>	<b>Nature of the case</b>	<b>Court or agency</b>	<b>Status of the case</b>
<b>Goldstone Exterior Services, LLC vs. Thomas Enterprises, Inc and James Thomas,</b>	<b>Writ of Execution</b>	<b>The State of Texas</b>	
Case number		Court Name <b>P.O. Box 13697</b> Number Street <b>Austin TX 78711</b> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded



Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No  
☐ Yes. Fill in the details for each gift.

**14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

**Part 6: List Certain Losses**

**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- ☐ No  
☒ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
Chain Saw \$200.00	Police report made and covered by insurance.	1/2016	\$980.00
Garden Tools \$150.00			
Gardening Tools \$75.00			
Hedge Trimmers \$40.00			
Lawn Mower \$150.00			
Edger \$165.00			
Leaf Blower \$200.00			

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<b>Baker &amp; Associates</b> Person Who Was Paid <b>5151 Katy Freeway, Suite 200</b> Number Street _____ <b>Houston TX 77007</b> City State ZIP Code _____ Email or website address _____ Person Who Made the Payment, if Not You _____	<b>Legal Fees</b>  <b>4/20/2016</b> _____ _____	  <b>\$1,500.00</b> _____ _____

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<b>Debt Helper.Com</b> Person Who Was Paid <b>Credit Card Management Services, Inc.</b> Number Street <b>4611 Okeechobee Blvd., Suite 114</b> _____ <b>West Palm Beach FL 33417</b> City State ZIP Code _____ Email or website address _____ Person Who Made the Payment, if Not You _____	<b>Credit Counseling Course</b>  _____ _____	 _____ _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No  
☐ Yes. Fill in the details.

### Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No  
☐ Yes. Fill in the details.

### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

### Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation  
☐ No. None of the above applies. Go to Part 12.  
☒ Yes. Check all that apply above and fill in the details below for each business.

<b>Thomas Enterprises, Inc.</b> Business Name <b>7127 Mohave Hills</b> Number Street  <b>Houston TX 77069</b> City State ZIP Code	Describe the nature of the business <b>Home Remodeling Incorporated in 2002</b> Name of accountant or bookkeeper Debtor	Employer Identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From <u>1989</u> To <u>Present</u>
---	--	--

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No  
☒ Yes. Fill in the details below.

**Bri Smith** **Date issued**  
Name **01/01/2015**

Number Street

City State ZIP Code

Debtor 1 James Thomas Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ James Thomas

James Thomas, Debtor 1

Date 04/30/2016

X /s/ Seddega Thomas

Seddega Thomas, Debtor 2

Date 04/30/2016

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **James Thomas  
Seddega Thomas**

CASE NO

CHAPTER **13**

**COVERSHEET FOR LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors, which consists of \_\_\_\_\_ page(s), is true, correct and complete to the best of my knowledge.

Date 4/30/2016

Signature /s/ James Thomas  
**James Thomas**

Date 4/30/2016

Signature /s/ Seddega Thomas  
**Seddega Thomas**

Accion Tx  
2014 South Hackber  
San Antonio, TX 78210

Ars Account Resolution  
1643 Harrison Pkwy Ste 1  
Sunrise, FL 33323

AT & T  
4450 River Green Parkway  
Atlanta, GA 30348

Baker & Associates  
5151 Katy Freeway, Suite 200  
Houston, TX 77007

Baker & Associates - EFT Order  
5151 Katy Freeway, Suite 200  
Houston, TX 77007

Bank of America  
Attn: Correspondence Unit/CA6-919-02-41  
PO Box 5170  
Simi Valley, CA 93062

Barclays Bank Delaware  
Attn: Bankruptcy  
P.O. Box 8801  
Wilmington, DE 19899

Buckley Madole  
14841 Dallas Parkway, Suite 300  
Dallas, Texas 75243  
Paul Cervenka  
notice @bkcyllaw.com

Cap One  
Po Box 30253  
Salt Lake City, UT 84130



Central Finl Control  
Po Box 66044  
Anaheim, CA 92816

Champions Park North Community  
c/o SCS Management Services Inc.  
P.O. Box 66572  
Phoenix, AZ 85082

Chase Card  
Po Box 15298  
Wilmington, DE 19850

Collection Bur Ft Walt  
711 Eglin Pkwy E  
Fort Walton Beach, FL 32547

Conns Credit Corp  
Box 2358  
Beaumont, TX 77704

Credit One Bank  
PO Box 98873  
Las Vegas, NV 89193

Dsnb Macys  
9111 Duke Blvd  
Mason, OH 45040

First Premier Bank  
3820 N Louise Ave  
Sioux Falls, SD 57107

GECRB/Finger Furniture  
Attention: Bankruptcy  
PO Box 103104  
Roswell, GA 30076

GECRB/JC Penny  
Attention: Bankruptcy  
PO Box 103104  
Roswell, GA 30076

Gemb/walmart  
Attn: Bankruptcy  
PO Box 103104  
Roswell, GA 30076

Global Pymt  
Po Box 61158  
Chicago, IL 60666

Internal Revenue Service  
Insolvency Section  
1919 Smith St Stop 5022 HOU  
Houston, TX 77002

Internal Revenue Service - 2012  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Kohls/capone  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Lake Area Collections  
128 Arlington Driv  
Lake Charles, LA 70605

Mabt/contfin  
121 Continental Dr Ste 1  
Newark, DE 19713

Merrick Bk  
Attn: Bankruptcy  
P.O. Box 9201  
Old Bethpage, NY 11804

Nationstar Mortgage LLC  
PO Box 619096  
Dallas, Texas 75261-9741

Ndc Ck Svc  
PO Box 661158  
Chicago, IL 60666

Peoples Choice Home Lo  
7515 Irvine Center Dr  
Irvine, CA 92618

Roberts Markel Weinberg Butler Hailey PC  
2800 Post Oak Boulevard, Suite 5777  
Houston, Texas 77056

Toyota Motor Credit  
Toyota Financial Services  
PO Box 8026  
Cedar Rapids, IA 52408

Txu Electric/TXU Energy  
Attention: Bankruptcy  
PO Box 650393  
Dallas, TX 75265

Wells Fargo Auto Finance  
P.O. Box 29704  
Phoenix, AZ 85072-3499

Wells Fargo Card Ser  
1 Home Campus  
3rd Floor  
Des Moines, IA 50328

Westlake Financial Svc  
4751 Wilshire Blvd Suite 100  
Los Angeles, CA 90010

Fill in this information to identify your case:				Check as directed in lines 17 and 21:	
Debtor 1	<b>James</b>	<b>Thomas</b>		According to the calculations required by this Statement:  <input checked="" type="checkbox"/> 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3). <input type="checkbox"/> 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).  <input checked="" type="checkbox"/> 3. The commitment period is 3 years. <input type="checkbox"/> 4. The commitment period is 5 years.	
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	<b>Seddega</b>		<b>Thomas</b>		
	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>					
Case number (if known)					

☐ Check if this is an amended filing

## Official Form 122C-1

## Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

### Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married.** Fill out both Columns A and B, lines 2-11.

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. <b>Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$0.00	\$1,579.90
3. <b>Alimony and maintenance payments.</b> Do not include payments from a spouse.	\$0.00	\$0.00
4. <b>All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$0.00	\$0.00
5. <b>Net income from operating a business, profession, or farm</b>		
Gross receipts (before all deductions)	Debtor 1 \$2,393.10	Debtor 2 \$0.00
Ordinary and necessary operating expenses	— \$2,266.18	— \$0.00
Net monthly income from a business, profession, or farm	\$126.92	\$0.00
	Copy here →	→
	\$126.92	\$0.00

Debtor 1 **James** **Thomas**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

**6. Net income from rental and other real property**

	Debtor 1	Debtor 2		
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>		
Ordinary and necessary operating expenses	— <u>\$0.00</u>	— <u>\$0.00</u>		
Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>	Copy here →	<u>\$0.00</u> <u>\$0.00</u>

**7. Interest, dividends, and royalties**

\$0.00      \$0.00

**8. Unemployment compensation**

\$0.00      \$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: .....↓

For you..... \$0.00

For your spouse..... \$0.00

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$0.00      \$0.00

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

\_\_\_\_\_  
 \_\_\_\_\_

Total amounts from separate pages, if any.

+ \_\_\_\_\_ + \_\_\_\_\_

**11. Calculate your total average monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

<u>\$126.92</u>	+	<u>\$1,579.90</u>	=	<u>\$1,706.82</u>
-----------------	---	-------------------	---	-------------------

Total average  
monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

**12. Copy your total average monthly income from line 11.** ..... \$1,706.82

**13. Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in 0 below.  
☒ You are married and your spouse is filing with you. Fill in 0 below.  
☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

_____	_____	
_____	_____	
_____	_____	
	+	
Total.....	<u>\$0.00</u>	Copy here →      — <u>\$0.00</u>

**14. Your current monthly income.** Subtract the total in line 13 from line 12.

\$1,706.82

Debtor 1 **James** **Thomas** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here → ..... **\$1,706.82**  
 Multiply line 15a by 12 (the number of months in a year). **X 12**  
 15b. The result is your current monthly income for the year for this part of the form. ..... **\$20,481.84**

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. **Texas**  
 16b. Fill in the number of people in your household. **4**  
 16c. Fill in the median family income for your state and size of household..... **\$72,698.00**  
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).  
 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

**18. Copy your total average monthly income from line 11.** ..... **\$1,706.82**

**19. Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. .... **\$0.00**  
 19b. **Subtract line 19a from line 18.** ..... **\$1,706.82**

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b ..... **\$1,706.82**  
 Multiply by 12 (the number of months in a year). **X 12**  
 20b. The result is your current monthly income for the year for this part of the form. ..... **\$20,481.84**  
 20c. Copy the median family income for your state and size of household from line 16c. .... **\$72,698.00**

**21. How do the lines compare?**

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.  
☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ James Thomas** \_\_\_\_\_  
 James Thomas, Debtor 1

**X /s/ Seddega Thomas** \_\_\_\_\_  
 Seddega Thomas, Debtor 2

Date **4/30/2016** \_\_\_\_\_  
 MM / DD / YYYY

Date **4/30/2016** \_\_\_\_\_  
 MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.